



DEPARTMENT OF THE ARMY
HEADQUARTERS, US ARMY ARMOR CENTER
125 6TH AVENUE, SUITE 117
FORT KNOX, KENTUCKY 40121-5165

REPLY TO
ATTENTION OF:

ATZK-RMM

6 May 2009

MEMORANDUM FOR

Commanders, All Units Reporting Directly to This Headquarters
Directors and Chiefs, Staff Offices/Departments, This Headquarters

SUBJECT: Thunderbolt Policy Memo No. 43-11 – Army Individual Travel Charge Card
Delinquency

1. References.

- a. Memorandum, Secretary of the Army, subject: Army Charge Card Programs, 28 January 2003.
- b. TRADOC Regulation 37-3, Government Travel Card Program, 22 December 2004.
- c. DOD Financial Management Regulation, Volume 9, Chapter 3 (DOD Government Travel Charge Card), March 2005.
- d. Memorandum, Secretary of the Army, subject: Army Travel Card Program – Delinquency Metrics, 1 April 2005.
- e. Memorandum, ASA (FM&C), subject: Policies, Procedures, and Responsibilities for the Army Travel Charge Card Program, 9 March 2006.

2. The Secretary of the Army has directed commanders and directors to reduce credit card delinquency and misuse. Cardholders, commanders, and directors will be held to a high standard of responsibility and accountability. The Army's primary delinquency measure for individual travel charge cards is percent of dollars delinquent. The Army's goal is **not to exceed 2.0 percent delinquency** for current outstanding travel charge card balances.

3. Cardholders, commanders, directors, supervisors, and Agency Program Coordinators (APCs) must fulfill their responsibilities in order for the charge card program to succeed. Travel charge card misuse and delinquency will not be tolerated. The following guidance and responsibilities will be followed without exception:

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a. Commanders, directors, and supervisors will ensure all active and in-processing cardholders receive a copy of this policy, and all cardholders receive initial and annual training on their travel card responsibilities.

b. Cardholders will sign an acknowledgment stating they have read and understand the terms and conditions of the card prior to issue. This acknowledgment will specify the card is for official temporary duty (TDY) travel only, and the individual is responsible for timely payment of all undisputed debts. Although cardholders will occasionally encounter situations where errors in settlement vouchers or slow processing time will impact the payment of claims, it is the cardholder's responsibility to follow up on non-receipt of settlement. Simply submitting a claim does not relieve cardholders of their responsibility to settle credit card debts. A contact list is attached for cardholders requiring assistance.

c. Commanders, directors, and supervisors are expected to prevent travel card misuse through command emphasis and direct involvement. Supervisors must ensure travel vouchers are filed promptly, and charges are paid upon receipt of the monthly billing statement. Partial settlements should be initiated by personnel on extended TDY to ensure monthly bills are paid. TDY orders must contain a statement in the remarks section indicating whether or not the traveler is a government travel cardholder. Split disbursement is mandatory for cardholders, and commanders, directors, and supervisors will ensure Soldiers and civilians elect this method of payment when completing settlement vouchers for the Defense Finance and Accounting Service (DFAS) and Defense Travel System. Further, cardholders are responsible for ensuring all credit card charges are annotated for split disbursement, and approving officials are responsible for ensuring total outstanding charges are properly designated.

d. Commanders and directors will adequately staff the APC function to meet travel card program management requirements. To avoid APC turnover, commanders and directors should evaluate the feasibility of using civilian personnel in APC positions where possible. Commanders, directors, and supervisors will ensure APCs are trained to perform their tasks fully.

e. Commanders, directors, and supervisors will ensure APCs perform a monthly inventory of transactions (i.e., charges, withdrawals, payments) for at least 10 percent of their cardholder accounts with activity. Questionable transactions or suspected misuse of the travel charge card should be reported in writing to the cardholder's supervisor/chain of command for appropriate action.

f. All cardholders must in-process and out-process through the unit/activity APC to verify travel card account status. The APC will initiate action to transfer the cardholder's account into the gaining unit's hierarchy, as appropriate. Commanders, directors, and supervisors are responsible for ensuring all cardholders in-process and out-process through the unit/activity

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APC; the Soldier's unit clearance record or civilian equivalent is properly annotated to verify clearance prior to signature by the designated verifying official; and the APC initiated the transfer of cardholder accounts in a timely manner. The unit/activity APC will report all delinquent accounts of arriving and departing personnel to the commander/director for appropriate action. The unit/activity APC will deactivate or close accounts for all departing cardholders except for permanent change of station (PCS) personnel performing TDY in route.

g. G4/Directorate of Resource and Logistics Management (G4/DRLM), as the Chief of Staff's representative, will report delinquent cardholders to USAARMC activities monthly. Commanders, directors, and supervisors are responsible for counseling all cardholders who have delinquent accounts over 60 days past due or have misused their card and will report the corrective action taken in writing to the G4/DRLM.

h. Per DOD guidance, commanders, directors, and supervisors will refer instances of misuse and delinquency to their organization's security officer for appropriate action. Modification or revocation of a security clearance could result from misuse of travel charge cards.

i. In the event of card misuse or willful nonpayment, which is not corrected within 14 days after counseling, commanders and directors should consider the following corrective actions:

(1) Military. Reprimand, administrative elimination, and/or initiation of Uniform Code of Military Justice proceedings are some of the possible corrective actions to consider (depending on the specific circumstances).

(2) Civilian. Appropriate administrative or disciplinary action (coordinate disciplinary action with Civilian Personnel Advisory Center).

j. G4/DRLM will track the frequency and type of problems associated with the DFAS travel settlement process that negatively impact delinquency rates. Persistent problems will be forwarded to DFAS for resolution.

4. Management of this program is far more than just a paper drill. Travel card delinquency reflects poorly on the US Army Armor Center and School and the Army as a whole, and the long-term effect can result in damage to personal credit ratings. Credit card delinquency may be an indicator of financial trouble or failure of the travel settlement process. If a cardholder is experiencing financial difficulty, help is needed. If a cardholder has not received travel reimbursement, commanders and directors must energize the staff to get the cardholder paid. Get involved and fix it; these are commander's issues. Do not let your cardholders become severely

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delinquent (90 days) and face possible pay garnishment and/or disciplinary action. Cardholders, APCs, commanders, directors, and supervisors must follow through with their respective responsibilities and support the Secretary of the Army's travel card policy.

A handwritten signature in black ink, appearing to read "David A. Teeple", written in a cursive style.

DAVID A. TEEPLES
COL, AR
Commanding

Encl

DISTRIBUTION:

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Travel Card and Settlement Contacts

TDY Travel Settlements

DFAS Website (Home Page)	http://www.dfas.mil/
DFAS Indianapolis – Customer Service Inquiries	1-888-332-7366

PCS Settlements

DFAS Columbus – PCS Settlements	1-800-756-4571
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Bank of America Contacts

Bank of America Cardholder Customer Service	1-800-472-1424 (24 hrs x 365 days)
Bank of America A/OPC Agency Support	1-800-558-0548 (Mon-Fri)

USAARMC Local Contacts

Travel Card POC (Primary)	Cerrie Williams	4-2248
Travel Card POC (Alternate)	Laura Bates	4-3241
Management Officer	Mike Greenwell	4-5711
Lead Defense Travel Administrator	Brenda Rollins	4-7776

(Organizational Defense Travel Administrator should be contacted first)